

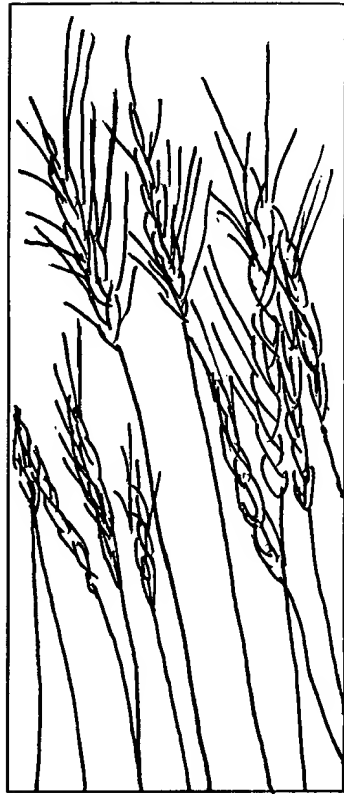


Application Serial No. 09/259,770  
Inventor(s):HODGDON et al.  
Attorney Docket No. 3635-4000  
Replacement Formal Drawing

1/31

SELIGMAN

HARVESTER:  
THE PATH TO YOUR  
SELIGMAN SOLUTION



WORKBOOK

TIMES  
CHANGE  
—●—  
VALUES  
ENDURE

  
J. & W. SELIGMAN & Co.  
INCORPORATED  
ESTABLISHED 1864

FIG.1A

## Harvester Workbook

*This workbook is designed to help you approximate your retirement income needs. Once you have completed the workbook, meet with your financial advisor to discuss the results. He or she can help you construct an investment strategy suited to your specific needs.*

Name: \_\_\_\_\_

Date: \_\_\_\_\_

**1 INVESTABLE ASSETS**— Taking inventory of how much you have to invest, as well as your current asset allocation, is necessary to determine where your portfolio needs to be adjusted.

	COMBINED	HUSBAND	WIFE
a) CDs	_____	_____	_____
b) Money Market Funds/ Bank Deposits	_____	_____	_____
c) Individual Bonds	_____	_____	_____
d) Individual Stocks	_____	_____	_____

**2 ESTIMATED SOURCES OF INCOME**— For most retirees, the income they receive from Social Security and company-sponsored pensions will not be sufficient to sustain their lifestyle in retirement. However if prudently utilized, your retirement account can be nicely supplemented with these sources of income. Please indicate below the MONTHLY income you and your spouse derive from each source.

	COMBINED	HUSBAND	WIFE
a) Social Security	_____	_____	_____
b) Pension Plan	_____	_____	_____
c) Monthly Survivor Benefit	_____	_____	_____

FIG.1B-1

FIG.1B-2

FIG.1B

FIG.1B-1

e) Tax-Exempt Bond Mutual Funds	_____	_____	_____	d) Fixed Annuity Payments	_____	_____	_____
f) Taxable Bond Mutual Funds	_____	_____	_____	e) Variable Annuity Payments	_____	_____	_____
g) Equity Mutual Funds	_____	_____	_____	f) Other	_____	_____	_____
h) IRA or Other Tax-Deferred Plans	_____	_____	_____	SUBTOTAL	_____	_____	_____
i) Other	_____	_____	_____	multiply monthly subtotal by 12 to arrive at: 3/31			
j) TOTAL INVESTABLE ASSETS	_____	_____	_____	g) TOTAL YEARLY INCOME	_____	_____	_____

Go to Page 3.  
Insert this figure in Section 6,  
Line 2 and Section 7, Line 2.

Go to Page 3.  
Insert this figure in Section 5,  
Line 2.

FIG.1B-2

<b>3</b> ESTIMATED FIXED EXPENSES ("Needs")-Needs are your set expenses that cannot be compromised. This is the minimum amount of money required for you to live. Please indicate your MONTHLY expenses below.		<b>5</b> ESTIMATE YOUR "NET NEED"	
a) Mortgage/Rent	_____	1. TOTAL "NEEDS" (Section 3, Line "g")	_____
b) Health Insurance	_____	<i>minus</i>	
c) Taxes Income (federal/state, local) Real Estate	_____	2. TOTAL COMBINED INCOME (Section 2, Line "g")	_____
d) Car Insurance/Maintenance	_____	3. ESTIMATED NET NEED	<div>\$ _____</div>
e) Basic Living Expenses (i.e., food, clothing, etc.)	_____	<i>Insert this figure in Section 6, Line 1. below</i>	
f) Other (i.e., home maintenance, medical costs, insurance, etc.)	_____	<b>6</b> ESTIMATE YOUR FIXED-DOLLAR "NEED" RELATIVE TO YOUR ASSETS	<div>4/31</div>
SUBTOTAL	_____	1. NET "NEED" (estimated from Section 5) <i>divided by</i>	_____
<i>multiply monthly subtotal by 12 to arrive at:</i>		2. TOTAL INVESTABLE ASSETS (Section 1, Line "j")	_____
g) TOTAL YEARLY NEEDS	<div>\$ _____</div>	3. ESTIMATED NET FIXED-DOLLAR NEED AS A PERCENT OF TOTAL ASSETS	<div>_____ %</div>
<i>Insert this figure in Section 5, Line 1.</i>		<i>Insert this figure in Section 8, Line 1. below.</i>	

FIG.1C-1
FIG.1C-2

FIG.1C-1

FIG.1C

4 FLEXIBLE EXPENSES ("Wants")—These expenses are not absolute priorities; they are things that improve your quality of life. If need be, these are things you can postpone or, perhaps, do without. Please indicate your MONTHLY expenses below.

- a) Travel \_\_\_\_\_  
b) Dining/Entertainment \_\_\_\_\_  
c) Gifts to Charity \_\_\_\_\_  
d) Gifts to Children/Grandchildren \_\_\_\_\_  
e) New Car \_\_\_\_\_  
f) Hobbies \_\_\_\_\_  
g) Other \_\_\_\_\_  
\_\_\_\_\_

SUBTOTAL

*multiply monthly subtotal by 12 to arrive at:*

h) TOTAL YEARLY WANTS

*Insert this figure in Section 7, Line 1.*

\$ \_\_\_\_\_

7 ESTIMATE YOUR FIXED-PERCENT "WANTS" RELATIVE TO YOUR ASSETS

1. TOTAL "WANTS" (Section 4, Line "h") \_\_\_\_\_

*divided by*

2. TOTAL INVESTABLE ASSETS \_\_\_\_\_

(Section 1, Line "j")

3. ESTIMATED WANTS AS A PERCENT OF TOTAL ASSETS

*Insert this figure in Section 8, Line 2. below.*

\_\_\_\_\_ %

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8 ESTIMATE YOUR TOTAL NET NEEDS PLUS WANTS

1. ESTIMATED NET FIXED-DOLLAR NEED AS A PERCENT OF TOTAL ASSETS (Section 6, Line "3") \_\_\_\_\_ %

*plus*

2. ESTIMATED WANTS AS A PERCENT OF TOTAL ASSETS (Section 7, Line "3") \_\_\_\_\_ %

3. TOTAL NET NEED PLUS WANTS \_\_\_\_\_ %

FIG.1C-2

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## HARVESTER PROPOSAL REQUEST FORM

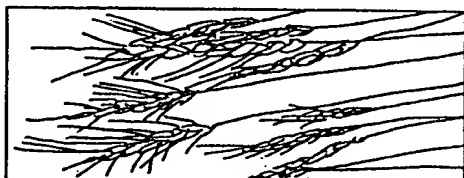
### How to Generate a Harvester Proposal for Your Client

1. Review the completed Harvester Workbook with your client and revise the information as necessary.

2. Complete this form and fax it along with the Workbook sheets

Seligman will notify you upon receipt of your request and schedule an appointment to review the proposal at your earliest convenience.

If you have any questions about generating a Harvester proposal, please contact your Seligman Sales Professional



### Financial Advisor Information

Name \_\_\_\_\_ Title \_\_\_\_\_  
Rep Number \_\_\_\_\_ Firm \_\_\_\_\_  
Street Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

FIG.2A

FIG.2B

FIG.2A

FIG.2

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### Client Information

In addition to providing client names, please indicate how you wish your clients to be addressed in the proposal by checking the appropriate courtesy titles.

☐ Mr. ☐ Ms. ☐ Mr. ☐ Ms.  
☐ Messrs. ☐ Miss ☐ Messrs. ☐ Miss  
☐ Mrs. ☐ Mr. and Mrs. ☐ Mrs. ☐ Mr. and Mrs.

Name \_\_\_\_\_ Name \_\_\_\_\_

### Your Harvester Recommendation

Select a Withdrawal Strategy  
(total cannot exceed 12%)

— % fixed-dollar  
— % fixed-percentage

Select a Harvester  
Portfolio

☐ Harvester 30-60-10  
☐ Harvester 40-50-10  
☐ Harvester 50-40-10  
☐ Harvester 55-35-10  
☐ Harvester 60-30-10  
☐ Harvester 65-25-10  
☐ Harvester 70-20-10  
☐ Harvester 75-15-10  
☐ Harvester 80-10-10

FOR BROKER/DEALER USE ONLY

Distributed by Seligman Advisors, Inc

FIG.2B

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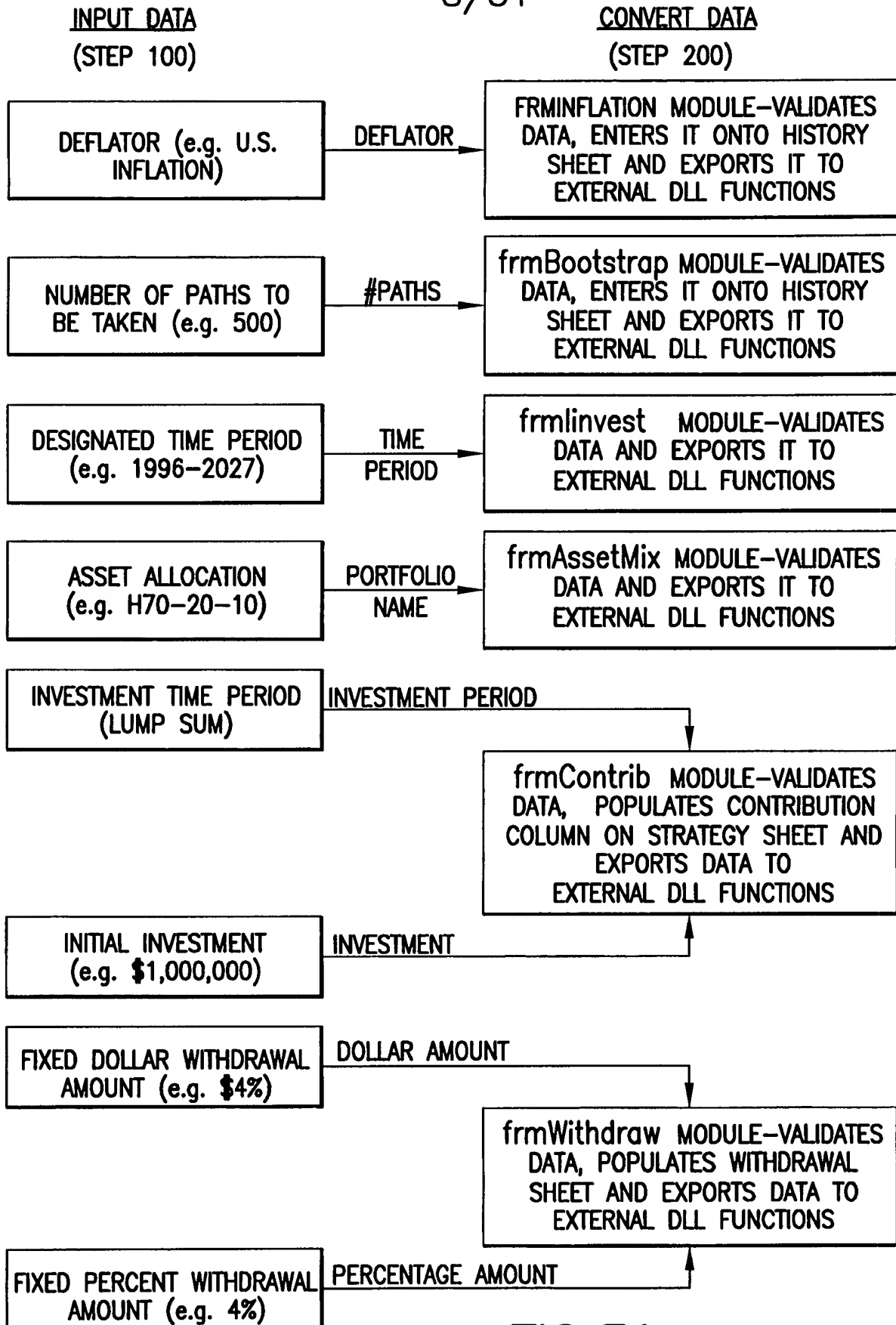
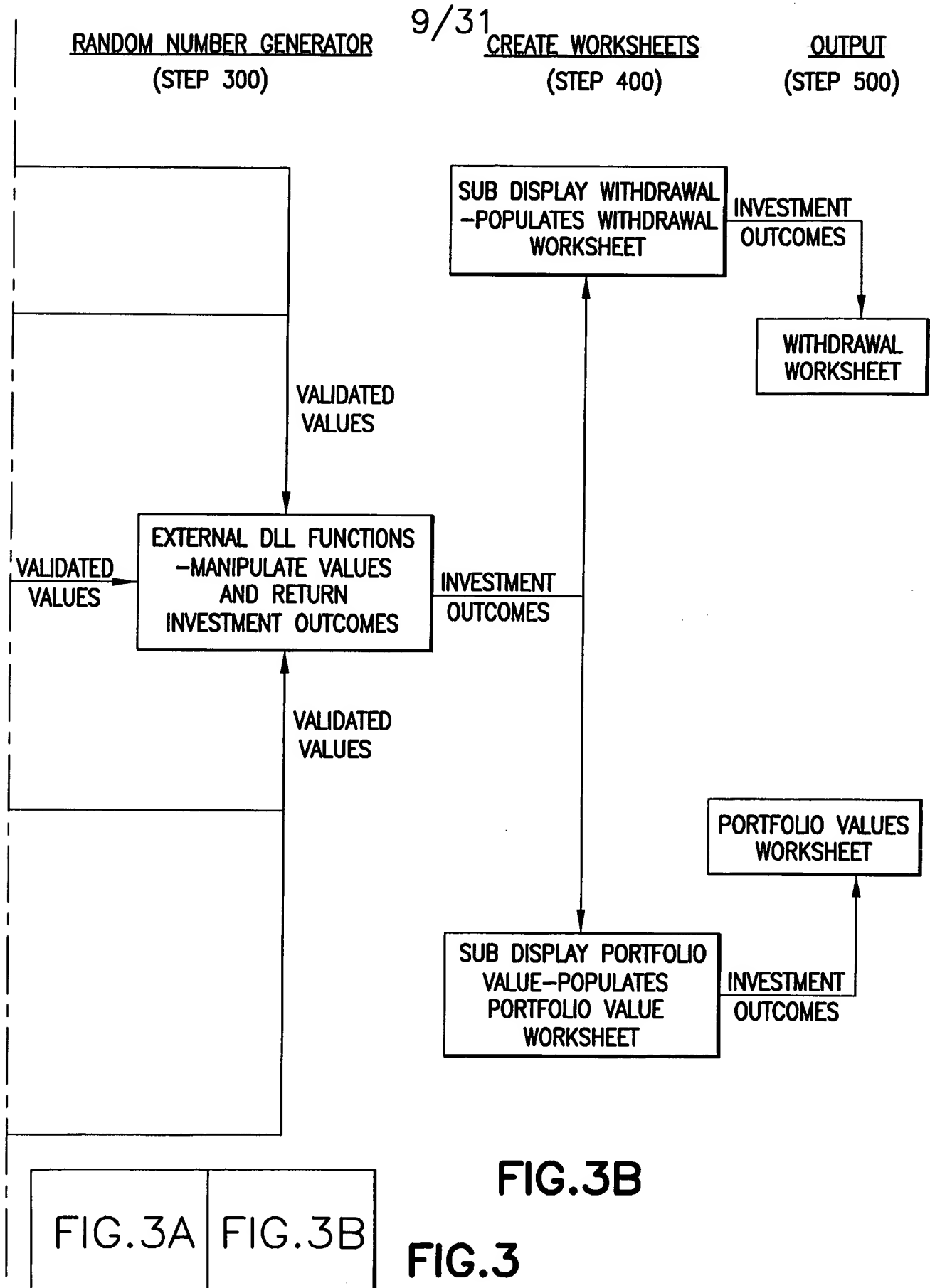
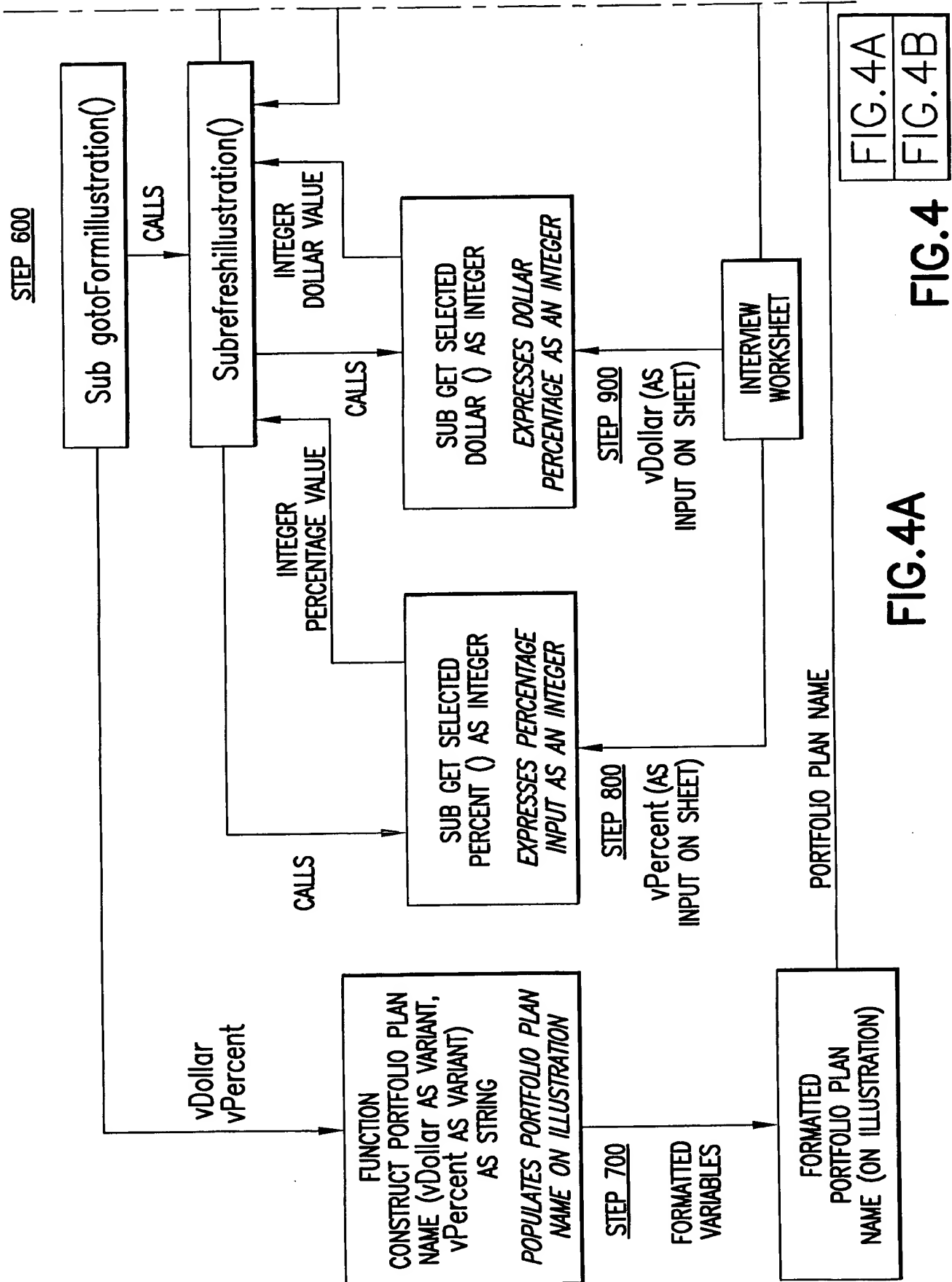


FIG.3A





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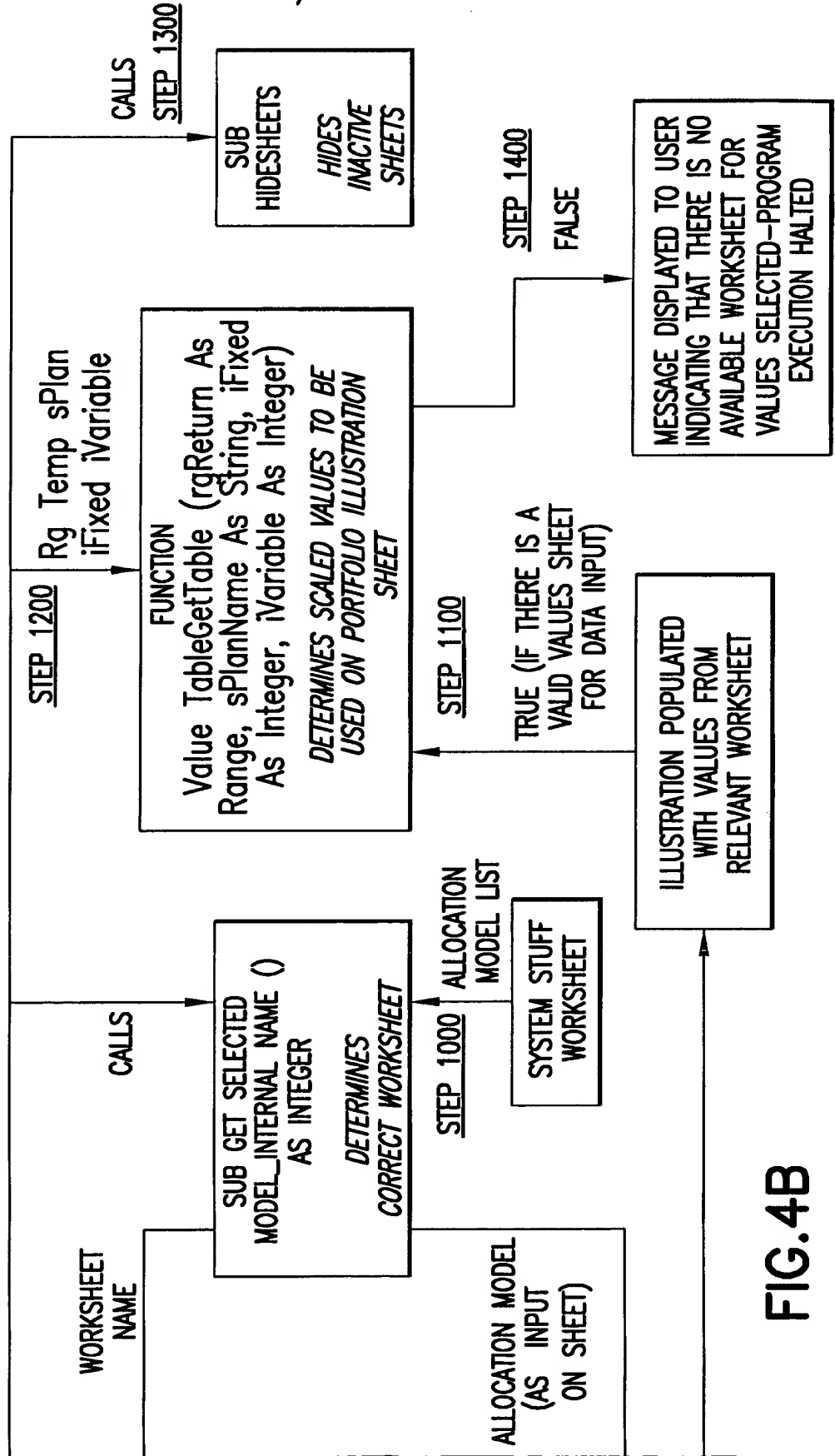
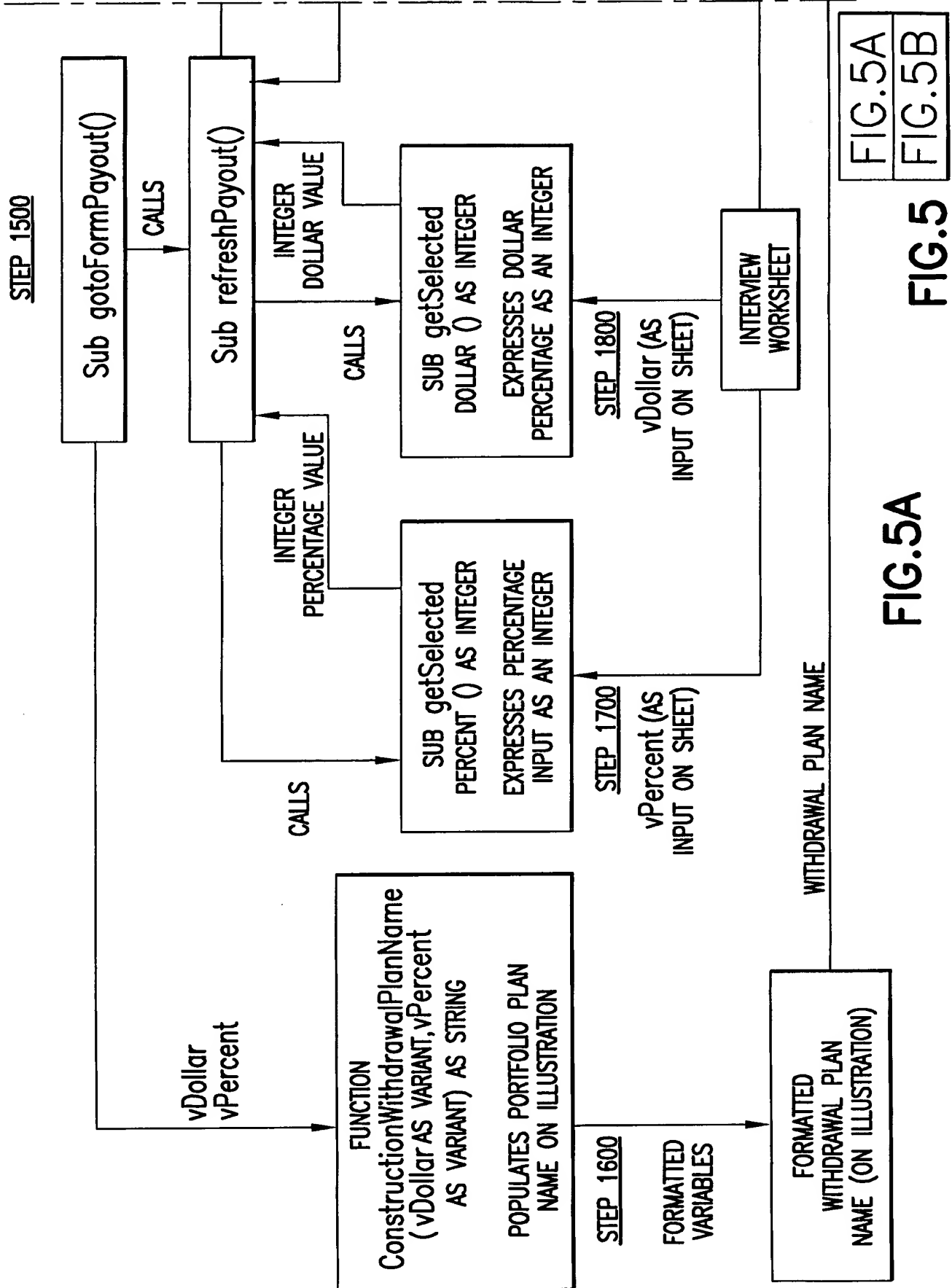


FIG. 4B

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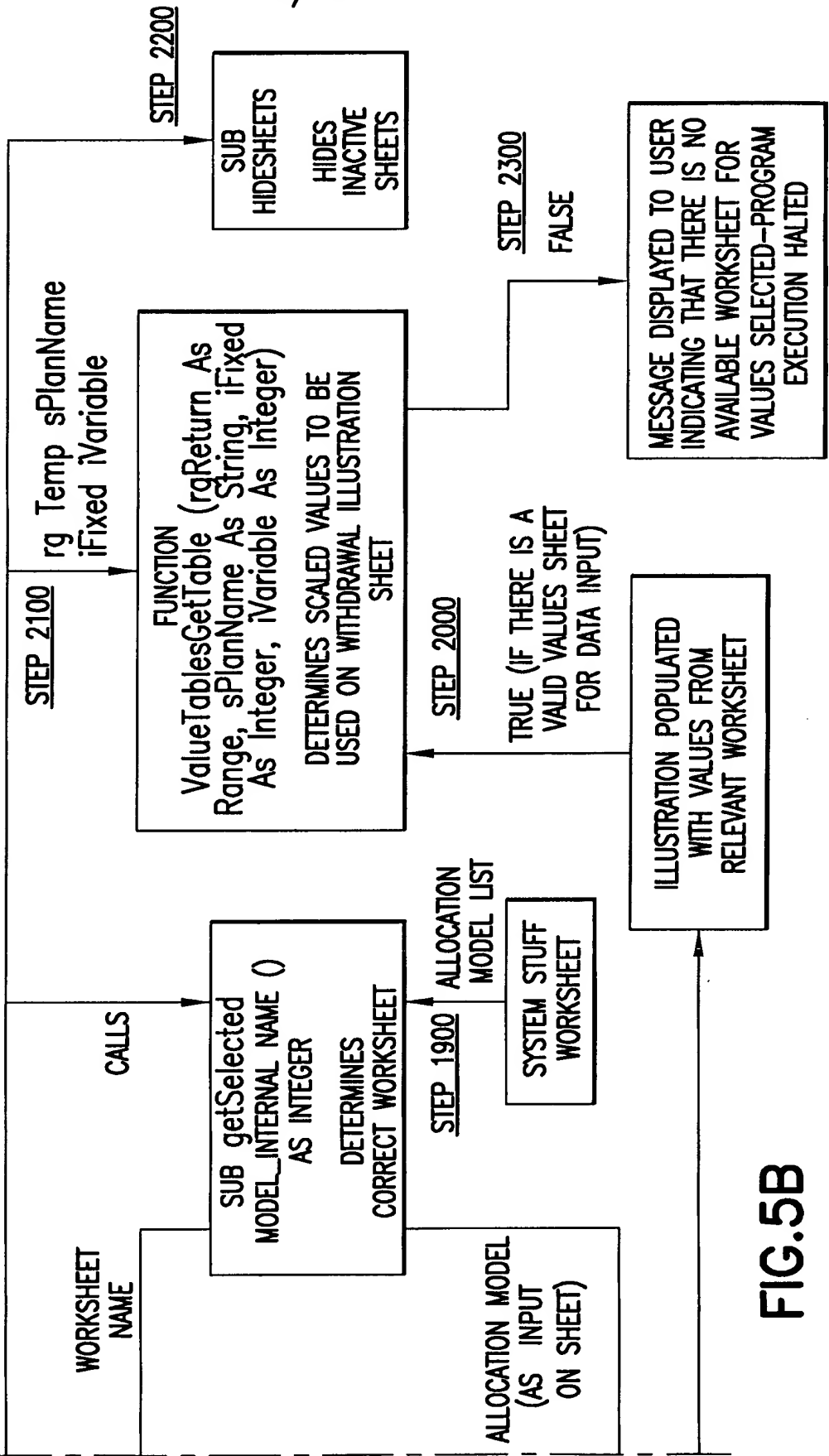


FIG.5B

SELIGMAN



Hypothetical  
Illustration

## SELIGMAN HARVESTER

Prepared for:

Mr. & Mrs. M.T.Nester

Date Prepared:

12/18/98

Initial Investment:

\$1,000,000

6% Fixed Dollar Withdrawal  
(Percent of initial investment)  
(Indexed to inflation)

2% Fixed Percent Withdrawal  
(Percent of each year's portfolio value)

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### Asset Allocation: H 60-30-10

#### 60% Equity

35% U.S. Large-Cap Stocks  
10% U.S. Small-Cap Stocks  
15% International Large-Cap Stocks

#### 30% Bonds

30% U.S. Corporate Bonds

#### 10% Cash

10% U.S. Treasury Bills

FIG. 6A-1

FIG. 6A-2

FIG. 6A-1

FIG. 6A

Prepared by:

Trusted Financial Adviser

Seligman Financial Services has supplied this illustration in response to the request of a specific client, and it has been prepared to meet that client's special instructions. It may not be reproduced or used in verbal or written form with other clients. This hypothetical illustration is not a forecast or a projection of future results; it is based on the Monte Carlo Statistical Technique which uses historical data from 1950 to 1997 (in random order) on various asset allocation and withdrawal strategies. The resulting hypothetical returns are based on asset class returns, not specific fund returns. A more detailed explanation of the Monte Carlo Statistical Technique is available by calling Seligman Financial Services at 800-221-2783.

This hypothetical must be accompanied by each recommended Fund's current prospectus, which contains more complete information about sales charges, expenses, and risk factors. Each Fund's rate of return will vary, and the principal value of an investment in any Fund will fluctuate so that shares, on any given day or when redeemed, may be worth more or less than their original cost.

Although common stocks have produced higher historical returns, they may subject principal to greater risk than other types of investments. The stocks of smaller companies may be subject to above-average market fluctuations. There are specific risks associated with global investing, such as currency fluctuations, foreign taxation, differences in financial reporting practices, and changes in political conditions. The securities in which Seligman High-Yield Bond Fund invests are subject to a greater risk of loss of principal and interest than higher rated investment-grade bonds.

FIG.6A--2

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SELIGMAN



Hypothetical  
Illustration

SELIGMAN HARVESTER

Prepared for:

Prepared by:

Date Prepared:

Portfolio:

Withdrawal Plan:

Mr. & Mrs. M.T.Nester
Trusted Financial Advisor
12/18/98
H 60-30-10
6% of Initial Investment Increased each year by prior year's change in CPI, and 2% prior year-end portfolio value

Initial Investment:

Fixed-Dollar Withdrawal:  
(indexed for inflation)

Fixed-Percent Withdrawal:

\$1,000,000
\$60,000
2%

FIG.6B-1

FIG.6B-2

FIG.6B

Hypothetical Portfolio Value\*

Year-end	worst					median					best				
	10%	25%	33.3%	50%	10%	10%	25%	33.3%	50%	10%	10%	25%	33.3%	50%	10%
1	\$882,191	\$944,876	\$977,423	\$1,031,518	\$1,081,649	\$1,100,949	\$1,165,435								

FIG.6B-1



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2	\$850,918	\$944,880	\$982,461	\$1,057,331	\$1,126,935	\$1,165,257	\$1,265,272
3	\$824,151	\$939,876	\$988,487	\$1,076,537	\$1,168,756	\$1,223,946	\$1,361,180
4	\$800,394	\$932,463	\$990,231	\$1,098,422	\$1,216,470	\$1,283,362	\$1,456,457
5	\$768,475	\$922,589	\$990,935	\$1,118,759	\$1,263,042	\$1,337,338	\$1,554,676
6	\$732,195	\$909,642	\$991,877	\$1,146,161	\$1,305,702	\$1,390,268	\$1,644,182
7	\$700,209	\$899,173	\$992,040	\$1,161,595	\$1,347,509	\$1,457,015	\$1,747,829
8	\$661,306	\$885,381	\$982,734	\$1,171,321	\$1,381,594	\$1,509,554	\$1,856,002
9	\$615,379	\$860,045	\$967,962	\$1,184,430	\$1,419,805	\$1,556,845	\$1,957,407
10	\$566,358	\$827,028	\$955,164	\$1,193,938	\$1,455,207	\$1,622,201	\$2,094,930
11	\$504,172	\$802,324	\$939,743	\$1,198,744	\$1,484,781	\$1,669,687	\$2,218,841
12	\$437,575	\$760,936	\$912,278	\$1,199,617	\$1,527,180	\$1,742,782	\$2,343,367
13	\$366,411	\$710,816	\$884,135	\$1,198,449	\$1,567,807	\$1,793,033	\$2,487,663
14	\$276,430	\$657,628	\$835,265	\$1,193,484	\$1,594,289	\$1,871,025	\$2,647,814
15	\$171,845	\$595,631	\$790,903	\$1,177,056	\$1,618,199	\$1,939,594	\$2,803,478
16	\$52,423	\$522,914	\$732,166	\$1,151,612	\$1,627,443	\$1,985,440	\$2,973,473
17	\$0	\$435,351	\$663,157	\$1,126,536	\$1,659,522	\$2,047,126	\$3,139,024
18	\$0	\$341,800	\$593,386	\$1,076,096	\$1,699,076	\$2,080,982	\$3,323,710
19	\$0	\$224,865	\$496,243	\$1,033,100	\$1,705,136	\$2,133,980	\$3,520,748
20	\$0	\$96,386	\$392,148	\$989,280	\$1,727,174	\$2,186,380	\$3,762,233
21	\$0	\$0	\$273,373	\$923,105	\$1,703,988	\$2,253,701	\$3,975,705
22	\$0	\$0	\$143,667	\$844,825	\$1,711,708	\$2,310,783	\$4,234,921
23	\$0	\$0	\$0	\$756,668	\$1,707,092	\$2,364,316	\$4,457,672
24	\$0	\$0	\$0	\$643,307	\$1,675,231	\$2,388,383	\$4,669,336
25	\$0	\$0	\$0	\$530,677	\$1,638,605	\$2,470,251	\$5,055,213
26	\$0	\$0	\$0	\$390,169	\$1,613,535	\$2,523,686	\$5,349,681
27	\$0	\$0	\$0	\$225,483	\$1,589,209	\$2,515,169	\$5,703,970
28	\$0	\$0	\$0	\$58,317	\$1,537,250	\$2,572,615	\$5,988,614
29	\$0	\$0	\$0	\$0	\$1,476,118	\$2,615,649	\$6,451,418
30	\$0	\$0	\$0	\$0	\$1,390,051	\$2,638,417	\$6,820,765

\*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested.

FIG. 6B-2

SELIGMAN



Hypothetical  
Illustration

SELIGMAN HARVESTER

Prepared for:	Mr. & Mrs. M.T.Nester
Prepared by:	Trusted Financial Advisor
Date Prepared:	12/18/98
Portfolio:	H 60-30-10
Withdrawal Plan:	6% of Initial Investment Increased each year by prior year's change in CPI, and 2% prior year-end portfolio value

18/31

Initial Investment:  
Fixed-Dollar Withdrawal:  
(indexed for inflation)  
Fixed-Percent Withdrawal:

\$1,000,000
\$60,000
2%

FIG.6C-1
FIG.6C-2

FIG.6C

Hypothetical Withdrawal Value in Constant Dollars\*

Year-end 1	Hypothetical Withdrawal Value in Constant Dollars*				
	worst	median			best
	10%	25%	33.3%	50%	10%
	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000

FIG.6C-1

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2	\$76,854	\$78,204	\$78,626	\$79,936	\$80,814	\$81,471	\$82,560
3	\$75,242	\$77,335	\$78,170	\$79,648	\$81,128	\$81,921	\$83,915
4	\$73,994	\$76,504	\$77,535	\$79,322	\$81,116	\$82,129	\$84,978
5	\$72,966	\$75,655	\$76,827	\$78,969	\$81,145	\$82,451	\$85,946
6	\$71,949	\$74,905	\$76,174	\$78,580	\$81,086	\$82,618	\$86,552
7	\$70,868	\$74,039	\$75,535	\$78,198	\$81,037	\$82,629	\$87,240
8	\$69,969	\$73,346	\$74,876	\$77,775	\$80,949	\$82,864	\$88,038
9	\$68,954	\$72,515	\$74,212	\$77,257	\$80,650	\$82,896	\$88,914
10	\$67,916	\$71,624	\$73,344	\$76,799	\$80,507	\$82,848	\$89,338
11	\$66,897	\$70,853	\$72,593	\$76,250	\$80,333	\$82,900	\$90,047
12	\$65,924	\$70,082	\$71,966	\$75,691	\$79,960	\$82,593	\$91,088
13	\$64,919	\$69,035	\$71,057	\$75,191	\$79,817	\$82,810	\$91,669
14	\$63,787	\$68,169	\$70,198	\$74,629	\$79,571	\$82,679	\$92,775
15	\$62,630	\$67,108	\$69,415	\$73,986	\$79,193	\$82,739	\$93,580
16	\$61,445	\$66,330	\$68,551	\$73,393	\$78,725	\$82,622	\$94,359
17	\$11,174	\$65,278	\$67,577	\$72,654	\$78,252	\$82,223	\$96,172
18	\$0	\$64,217	\$66,681	\$71,741	\$77,900	\$82,227	\$96,108
19	\$0	\$63,102	\$65,669	\$70,789	\$77,609	\$82,038	\$96,848
20	\$0	\$61,918	\$64,643	\$70,051	\$76,900	\$81,822	\$97,539
21	\$0	\$34,434	\$63,497	\$69,244	\$76,382	\$81,677	\$98,917
22	\$0	\$0	\$62,322	\$68,270	\$75,866	\$81,517	\$99,248
23	\$0	\$0	\$58,933	\$67,294	\$75,516	\$81,407	\$100,515
24	\$0	\$0	\$0	\$66,313	\$74,921	\$81,320	\$102,194
25	\$0	\$0	\$0	\$65,342	\$74,447	\$81,112	\$102,472
26	\$0	\$0	\$0	\$64,251	\$73,548	\$80,769	\$103,462
27	\$0	\$0	\$0	\$63,153	\$72,989	\$80,404	\$105,151
28	\$0	\$0	\$0	\$61,995	\$72,404	\$79,724	\$105,939
29	\$0	\$0	\$0	\$40,285	\$71,707	\$79,715	\$106,674
30	\$0	\$0	\$0	\$0	\$70,991	\$79,369	\$107,760

\*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested. Withdrawals are deflated by the increase in the actual CPI for each hypothetical result.

FIG.6C--2

SELIGMAN



Hypothetical  
Illustration

SELIGMAN HARVESTER

Prepared for:  
Date Prepared:  
Initial Investment:

Mr. & Mrs. M.T.Nester  
12/18/98  
\$1,000,000

8% Fixed Dollar Withdrawal  
(Percent of initial investment)  
(Indexed to inflation)  
0% Fixed Percent Withdrawal  
(Percent of each year's portfolio value)

20/31

Asset Allocation: H 60-30-10			
<u>60% Equity</u>	<u>30% Bonds</u>	<u>10% Cash</u>	
35% U.S. Large-Cap Stocks	30% U.S. Corporate Bonds	10% U.S. Treasury Bills	
10% U.S. Small-Cap Stocks			
15% International Large-Cap Stocks			

FIG.7A-1  
FIG.7A-2

FIG.7A  
FIG.7A-1

Prepared by:

Trusted Financial Adviser

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21/31

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Although common stocks have produced higher historical returns, they may subject principal to greater risk than other types of investments. The stocks of smaller companies may be subject to above-average market fluctuations. There are specific risks associated with global investing, such as currency fluctuations, foreign taxation, differences in financial reporting practices, and changes in political conditions. The securities in which Seligman High-Yield Bond Fund invests are subject to a greater risk of loss of principal and interest than higher rated investment-grade bonds.

FIG.7A-2

SELIGMAN



Hypothetical  
Illustration

SELIGMAN HARVESTER

Prepared for:	Mr. & Mrs. M.T.Nester
Prepared by:	Trusted Financial Advisor
Date Prepared:	12/18/98
Portfolio:	H 60-30-10
Withdrawal Plan:	8% of Initial Investment Increased each year by prior year's change in CPI, and 0% prior year-end portfolio value

Initial Investment:  
Fixed-Dollar Withdrawal:  
(indexed for inflation)  
Fixed-Percent Withdrawal:

\$1,000,000
\$80,000
0%

Hypothetical Portfolio Value\*

Year-end	worst					median			best		
	10%	25%	33.3%	50%	10%	33.3%	50%	75%	10%	25%	50%
1	\$882,191	\$944,876	\$977,423	\$1,031,518	\$1,061,649	\$1,100,949	\$1,165,435				

FIG.7B-1

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FIG.7B-1

FIG.7B-2

FIG.7B

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2	\$849,057	\$943,546	\$981,007	\$1,057,215	\$1,127,475	\$1,165,573	\$1,266,537
3	\$815,181	\$934,992	\$986,064	\$1,075,431	\$1,170,269	\$1,226,800	\$1,365,675
4	\$785,819	\$923,056	\$984,303	\$1,094,434	\$1,218,632	\$1,287,213	\$1,468,546
5	\$745,958	\$907,972	\$978,490	\$1,114,935	\$1,264,265	\$1,343,392	\$1,571,719
6	\$697,494	\$888,493	\$975,143	\$1,137,473	\$1,308,079	\$1,394,798	\$1,668,481
7	\$652,250	\$868,743	\$969,068	\$1,146,129	\$1,345,226	\$1,469,682	\$1,778,619
8	\$594,612	\$838,628	\$951,030	\$1,153,562	\$1,385,941	\$1,523,157	\$1,903,712
9	\$529,475	\$795,602	\$919,423	\$1,159,347	\$1,419,886	\$1,582,890	\$2,018,682
10	\$449,512	\$748,268	\$892,475	\$1,159,634	\$1,458,675	\$1,639,571	\$2,176,909
11	\$359,435	\$696,262	\$856,076	\$1,151,157	\$1,482,678	\$1,701,569	\$2,324,542
12	\$250,114	\$622,261	\$808,348	\$1,145,369	\$1,518,579	\$1,768,017	\$2,457,949
13	\$127,644	\$544,590	\$749,274	\$1,128,334	\$1,558,840	\$1,831,698	\$2,648,669
14	\$0	\$449,789	\$676,562	\$1,100,921	\$1,580,883	\$1,909,881	\$2,839,252
15	\$0	\$338,520	\$587,271	\$1,066,011	\$1,601,314	\$1,977,959	\$3,033,729
16	\$0	\$207,620	\$480,967	\$1,001,849	\$1,608,024	\$2,009,015	\$3,249,732
17	\$0	\$55,897	\$363,261	\$950,828	\$1,624,107	\$2,088,877	\$3,484,713
18	\$0	\$0	\$226,957	\$866,949	\$1,640,546	\$2,129,294	\$3,716,335
19	\$0	\$0	\$61,203	\$783,521	\$1,629,220	\$2,193,543	\$3,978,596
20	\$0	\$0	\$0	\$672,299	\$1,616,114	\$2,244,252	\$4,319,594
21	\$0	\$0	\$0	\$549,160	\$1,615,858	\$2,337,112	\$4,667,577
22	\$0	\$0	\$0	\$394,465	\$1,572,527	\$2,374,242	\$5,013,552
23	\$0	\$0	\$0	\$219,237	\$1,525,456	\$2,437,533	\$5,484,194
24	\$0	\$0	\$0	\$16,017	\$1,478,593	\$2,473,907	\$5,846,923
25	\$0	\$0	\$0	\$0	\$1,433,418	\$2,572,333	\$6,336,589
26	\$0	\$0	\$0	\$0	\$1,357,268	\$2,608,380	\$6,752,117
27	\$0	\$0	\$0	\$0	\$1,240,488	\$2,651,684	\$7,327,322
28	\$0	\$0	\$0	\$0	\$1,120,305	\$2,728,876	\$7,899,809
29	\$0	\$0	\$0	\$0	\$982,858	\$2,765,225	\$8,707,062
30	\$0	\$0	\$0	\$0	\$794,809	\$2,751,469	\$9,305,635

\*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested.

FIG.7B-2

SELIGMAN



Hypothetical  
Illustration

## SELIGMAN HARVESTER

Prepared for:	Mr. & Mrs. M.T.Nester
Prepared by:	Trusted Financial Advisor
Date Prepared:	12/18/98
Portfolio:	H 60-30-10
Withdrawal Plan:	8% of Initial Investment Increased each year by prior year's change in CPI, and 0% prior year-end portfolio value

24/31

Initial Investment:  
Fixed-Dollar Withdrawal:  
(indexed for inflation)  
Fixed-Percent Withdrawal:

\$1,000,000
\$80,000
0%

FIG.7C-1
FIG.7C-2

FIG.7C

Hypothetical Withdrawal Value in Constant Dollars\*

Year-end 1	worst				median				best			
	10%	25%	33.3%	50%	33.3%	50%	33.3%	25%	10%			
	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000

FIG.7C-1



25/31

2	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
3	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
4	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
5	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
6	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
7	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
8	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
9	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
10	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
11	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
12	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
13	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
14	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
15	\$0	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
16	\$0	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
17	\$0	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
18	\$0	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
19	\$0	\$0	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
20	\$0	\$0	\$0	\$80,00	\$80,00	\$80,00	\$80,00	\$80,00
21	\$0	\$0	\$0	\$0	\$80,00	\$80,00	\$80,00	\$80,00
22	\$0	\$0	\$0	\$0	\$0	\$80,00	\$80,00	\$80,00
23	\$0	\$0	\$0	\$0	\$0	\$80,00	\$80,00	\$80,00
24	\$0	\$0	\$0	\$0	\$0	\$80,00	\$80,00	\$80,00
25	\$0	\$0	\$0	\$0	\$0	\$80,00	\$80,00	\$80,00
26	\$0	\$0	\$0	\$0	\$0	\$0	\$80,00	\$80,00
27	\$0	\$0	\$0	\$0	\$0	\$0	\$80,00	\$80,00
28	\$0	\$0	\$0	\$0	\$0	\$0	\$80,00	\$80,00
29	\$0	\$0	\$0	\$0	\$0	\$0	\$80,00	\$80,00
30	\$0	\$0	\$0	\$0	\$0	\$0	\$80,00	\$80,00

\*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested. Withdrawals are deflated by the increase in the actual CPI for each hypothetical result.

FIG.7C--2

SELIGMAN



Hypothetical  
Illustration

## SELIGMAN HARVESTER

Prepared for:  
Date Prepared:  
Initial Investment:

Mr. & Mrs. M.T.Nester  
12/18/98  
\$1,000,000

4% Fixed Dollar Withdrawal  
(Percent of initial investment)  
(Indexed to inflation)  
4% Fixed Percent Withdrawal  
(Percent of each year's portfolio value)

26/31

<u>Asset Allocation: H 60-30-10</u>			
<u>60% Equity</u>	<u>30% Bonds</u>	<u>10% Cash</u>	
35% U.S. Large-Cap Stocks	30% U.S. Corporate Bonds	10% U.S. Treasury Bills	
10% U.S. Small-Cap Stocks			
15% International Large-Cap Stocks			

FIG.8A-1

FIG.8A-2

FIG.8A-1

FIG.8A

Prepared by:

Trusted Financial Adviser

Seligman Financial Services has supplied this illustration in response to the request of a specific client, and it has been prepared to meet that client's special instructions. It may not be reproduced or used in verbal or written form with other clients. This hypothetical illustration is not a forecast or a projection of future results; it is based on the Monte Carlo Statistical Technique which uses historical data from 1950 to 1997 (in random order) on various asset allocation and withdrawal strategies. The resulting hypothetical returns are based on asset class returns, not specific fund returns. A more detailed explanation of the Monte Carlo Statistical Technique is available by calling Seligman Financial Services at 800-221-2783.

27/31

This hypothetical must be accompanied by each recommended Fund's current prospectus, which contains more complete information about sales charges, expenses, and risk factors. Each Fund's rate of return will vary, and the principal value of an investment in any Fund will fluctuate so that shares, on any given day or when redeemed, may be worth more or less than their original cost.

Although common stocks have produced higher historical returns, they may subject principal to greater risk than other types of investments. The stocks of smaller companies may be subject to above-average market fluctuations. There are specific risks associated with global investing, such as currency fluctuations, foreign taxation, differences in financial reporting practices, and changes in political conditions. The securities in which Seligman High-Yield Bond Fund invests are subject to a greater risk of loss of principal and interest than higher rated investment-grade bonds.

FIG.8A-2

SELIGMAN



Hypothetical  
Illustration

SELIGMAN HARVESTER

Prepared for:

Mr. & Mrs. M.T.Nester
Trusted Financial Advisor
12/18/98
H 60-30-10
4% of Initial Investment Increased each year by prior year's change in CPI, and 4% prior year -end portfolio value

Prepared by:

Date Prepared:

Portfolio:

Withdrawal Plan:

Initial Investment:

\$1,000,000
\$40,000
4%

Fixed-Dollar Withdrawal:  
(indexed for inflation)

Fixed-Percent Withdrawal:

28/31

FIG.8B-1

FIG.8B-2

FIG.8B

Hypothetical Portfolio Value\*

Year-end	worst			median			best		
	10%	25%	33.3%	33.3%	50%	50%	25%	10%	
1	\$882,191	\$944,876	\$977,423	\$977,423	\$1,031,518	\$1,031,518	\$1,100,949	\$1,165,435	

FIG.8B-1

29/31

2	\$854,148	\$947,259	\$983,210	\$1,058,242	\$1,127,255	\$1,164,633	\$1,262,505
3	\$832,040	\$944,125	\$992,674	\$1,078,583	\$1,168,787	\$1,220,847	\$1,354,554
4	\$813,830	\$942,149	\$996,732	\$1,103,022	\$1,213,692	\$1,278,930	\$1,446,897
5	\$792,324	\$939,173	\$1,001,646	\$1,123,023	\$1,261,972	\$1,331,428	\$1,636,272
6	\$763,249	\$934,215	\$1,009,555	\$1,153,922	\$1,304,627	\$1,382,618	\$1,619,465
7	\$740,373	\$928,895	\$1,016,657	\$1,172,252	\$1,345,685	\$1,446,462	\$1,712,025
8	\$720,340	\$922,629	\$1,017,896	\$1,186,507	\$1,383,094	\$1,500,436	\$1,813,004
9	\$692,723	\$913,218	\$1,015,463	\$1,205,470	\$1,420,790	\$1,543,199	\$1,909,331
10	\$666,793	\$894,486	\$1,011,785	\$1,222,233	\$1,459,561	\$1,601,396	\$2,020,531
11	\$631,151	\$890,654	\$1,012,360	\$1,239,880	\$1,495,167	\$1,653,321	\$2,142,377
12	\$592,035	\$868,177	\$1,001,223	\$1,254,233	\$1,541,491	\$1,719,287	\$2,249,344
13	\$548,372	\$851,092	\$990,277	\$1,264,482	\$1,578,244	\$1,770,188	\$2,375,271
14	\$497,012	\$823,377	\$969,833	\$1,273,279	\$1,615,114	\$1,851,364	\$2,509,797
15	\$446,497	\$795,993	\$960,710	\$1,276,561	\$1,645,930	\$1,910,680	\$2,631,546
16	\$389,354	\$755,366	\$931,178	\$1,274,595	\$1,669,088	\$1,958,243	\$2,749,933
17	\$317,065	\$722,276	\$899,193	\$1,272,681	\$1,705,591	\$2,010,308	\$2,892,300
18	\$246,797	\$678,588	\$862,419	\$1,265,259	\$1,750,146	\$2,064,261	\$3,031,773
19	\$164,273	\$623,210	\$823,055	\$1,242,800	\$1,767,594	\$2,122,473	\$3,160,155
20	\$72,176	\$558,492	\$785,203	\$1,231,574	\$1,787,969	\$2,165,047	\$3,353,314
21	\$0	\$495,531	\$727,907	\$1,218,260	\$1,812,213	\$2,227,575	\$3,504,660
22	\$0	\$423,888	\$660,861	\$1,189,019	\$1,825,809	\$2,288,277	\$3,704,715
23	\$0	\$343,031	\$589,888	\$1,139,912	\$1,859,426	\$2,321,176	\$3,868,713
24	\$0	\$253,429	\$506,466	\$1,107,115	\$1,882,761	\$2,386,618	\$4,007,877
25	\$0	\$149,622	\$425,168	\$1,064,177	\$1,893,299	\$2,481,868	\$4,236,930
26	\$0	\$35,989	\$322,038	\$999,625	\$1,896,900	\$2,501,464	\$4,460,488
27	\$0	\$0	\$215,356	\$950,829	\$1,906,208	\$2,526,858	\$4,700,890
28	\$0	\$0	\$89,142	\$891,375	\$1,901,023	\$2,600,253	\$4,903,494
29	\$0	\$0	\$0	\$812,882	\$1,889,317	\$2,663,850	\$5,167,591
30	\$0	\$0	\$0	\$710,135	\$1,879,119	\$2,714,387	\$5,345,616

\*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested.

FIG. 8B-2

SELIGMAN



Hypothetical  
Illustration

## SELIGMAN HARVESTER

Prepared for:

Prepared by:

Date Prepared:

Portfolio:

Withdrawal Plan:

Mr. & Mrs. M.T.Nester
Trusted Financial Advisor
12/18/98
H 60-30-10
4% of Initial Investment Increased each year by prior year's change in CPI, and 4% prior year -end portfolio value

Initial Investment:

Fixed-Dollar Withdrawal:  
(indexed for inflation)

Fixed-Percent Withdrawal:

\$1,000,000
\$40,000
4%

30/31

FIG.8C-1
FIG.8C-2

FIG.8C

Hypothetical Withdrawal Value in Constant Dollars\*

Year-end	median					best	
	worst	10%	25%	33.3%	50%	25%	10%
1	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000	\$80,000

FIG.8C-1

31/31

2	\$73,709	\$76,407	\$77,251	\$79,871	\$81,627	\$82,942	\$85,120
3	\$70,612	\$74,711	\$76,427	\$79,301	\$82,227	\$83,790	\$87,748
4	\$68,220	\$73,154	\$75,175	\$78,685	\$82,156	\$84,162	\$89,722
5	\$66,350	\$71,659	\$73,863	\$77,988	\$82,211	\$84,780	\$91,486
6	\$64,652	\$70,256	\$72,670	\$77,276	\$82,027	\$85,031	\$92,553
7	\$62,791	\$68,780	\$71,516	\$76,621	\$82,026	\$85,050	\$93,835
8	\$61,135	\$67,552	\$70,391	\$75,949	\$81,772	\$85,358	\$94,916
9	\$59,507	\$66,207	\$69,311	\$74,913	\$81,282	\$85,279	\$96,443
10	\$57,778	\$64,948	\$68,073	\$74,210	\$80,886	\$85,157	\$97,037
11	\$56,488	\$63,515	\$66,826	\$73,242	\$80,594	\$85,077	\$97,893
12	\$54,929	\$62,375	\$65,660	\$72,393	\$79,844	\$84,710	\$99,663
13	\$53,470	\$60,819	\$64,305	\$71,642	\$79,864	\$84,865	\$100,506
14	\$52,021	\$59,471	\$63,044	\$70,691	\$79,271	\$84,485	\$102,038
15	\$50,331	\$58,132	\$62,013	\$69,759	\$78,630	\$84,663	\$102,845
16	\$48,648	\$56,844	\$60,682	\$68,721	\$77,830	\$84,080	\$103,732
17	\$47,159	\$55,422	\$59,285	\$67,484	\$77,209	\$83,619	\$104,615
18	\$45,430	\$53,919	\$57,941	\$66,273	\$76,565	\$83,523	\$105,872
19	\$43,735	\$52,658	\$56,687	\$65,212	\$75,874	\$83,431	\$107,049
20	\$42,163	\$51,203	\$55,187	\$64,052	\$75,017	\$82,701	\$107,592
21	\$12,269	\$49,683	\$53,766	\$62,682	\$74,102	\$82,217	\$109,439
22	\$0	\$48,155	\$52,251	\$61,585	\$73,368	\$81,621	\$109,644
23	\$0	\$46,650	\$50,770	\$60,354	\$72,731	\$81,400	\$111,278
24	\$0	\$45,083	\$49,252	\$58,947	\$71,806	\$81,444	\$111,363
25	\$0	\$43,561	\$47,618	\$57,665	\$70,733	\$80,685	\$110,667
26	\$0	\$41,873	\$46,073	\$56,310	\$70,256	\$80,216	\$113,192
27	\$0	\$5,339	\$44,530	\$55,127	\$69,531	\$79,646	\$114,277
28	\$0	\$0	\$42,806	\$53,808	\$68,229	\$78,757	\$113,510
29	\$0	\$0	\$30,254	\$52,381	\$67,433	\$78,015	\$114,007
30	\$0	\$0	\$0	\$50,863	\$66,205	\$77,682	\$115,656

\*Does not reflect the effect of income taxes or taxes on capital gains. Assumes all dividends and capital gains were reinvested. Withdrawals are deflated by the increase in the actual CPI for each hypothetical result.

FIG.8C--2